

REMARKS/ARGUMENTS

Applicant hereby responds to the Office Action mailed June 29, 2007.

The Office Action rejected claims 1 – 34 for being anticipated by Smith et al. (U.S. Publication No. 2002/0083008). Applicant respectfully traverses the rejection because each and every element as set forth in the claims, especially as presently amended, is not found, either expressly or inherently, in the cited reference.

As an initial matter, it is noted that the Office Action repeatedly seems to equate the Internal Revenue Service with social security numbers, although the two are not synonymous and the Office Action does not state why they should be treated as such. The IRS is an agency of the federal government charged with tax collections, while a social security number is an identifier issued by the Social Security Administration, a separate division of the U.S. government. As such, Applicant believes that the Office Action's reliance on equivalence between the IRS and a social security number has no basis and is not properly supported.

Moreover, Smith et al. does not mention a user's tax return. So the rejections asserting otherwise are likewise not properly supported.

Claims 1 through 8:

With regard to claim 1, Smith et al. does not disclose a database including a verification from the Internal Revenue Service, the verification comprising an acknowledgement record from the Internal Revenue Service's master file that the user's

tax return data was previously accepted by the Internal Revenue Service for further processing.

Smith et al. does not discuss or even mention the Internal Revenue Service. As such, that reference does not describe an acknowledgement record from the Internal Revenue Service's master file that the user's tax return data was previously accepted by the Internal Revenue Service for further processing, as required by the claim in its presently amended form.

Therefore, it is respectfully submitted that claim 1 is patentable over Smith et al. since that reference does not teach each and every element as set forth in claim 1. It is also submitted that claims 2 through 8, being dependent on claim 1, are patentable over Smith et al. as well.

Claims 9 through 13:

With regard to claim 9, Smith et al. does not disclose a database having a verification created by the Internal Revenue Service, the verification comprising a record from the Internal Revenue Service acknowledging that the user's tax return data was accepted by the Internal Revenue Service for further processing.

As noted for claim 1 above, Smith et al. does not discuss or even mention the Internal Revenue Service. As such, that reference does not describe a record from the Internal Revenue Service acknowledging that the user's tax return data was accepted by the Internal Revenue Service for further processing, as required by the claim as it is now amended.

Therefore, it is respectfully submitted that claim 9 is patentable over Smith et al. since that reference does not teach each and every element as set forth in claim 9. It is also submitted that claims 10 through 13, being dependent on claim 9, are patentable over Smith et al. as well.

Claims 14 through 22:

With regard to claim 14, Smith et al. does not disclose a database having a verification from a government entity and digital information of a user, the verification comprising a record from the government entity to acknowledge that the user's tax return data was verified by the government entity.

Smith et al. does not discuss or even mention a user's tax return data. As such, that reference does not describe a record from the government entity to acknowledge that the user's tax return data was verified by the government entity, as required by the claim in its presently amended form.

Therefore, it is respectfully submitted that claim 14 is patentable over Smith et al. since that reference does not teach each and every element as set forth in claim 14. It is also submitted that claims 15 through 22, being dependent on claim 14, are patentable over Smith et al. as well.

Claims 23 through 28:

With regard to claim 23, Smith et al. does not disclose a verification from the Internal Revenue Service, the verification comprising an acknowledgement record from

the Internal Revenue Service that the user's tax return data was previously accepted by the Internal Revenue Service for further processing.

As noted previously, Smith et al. does not discuss or even mention the Internal Revenue Service. As such, that reference does not describe an acknowledgement record from the Internal Revenue Service that the user's tax return data was previously accepted by the Internal Revenue Service for further processing, as required by the claim as it is now amended.

Therefore, it is respectfully submitted that claim 23 is patentable over Smith et al. since that reference does not teach each and every element as set forth in claim 23. It is also submitted that claims 24 through 28, being dependent on claim 23, are patentable over Smith et al. as well.

Claims 29 through 32:

With regard to claim 29, Smith et al. does not disclose receiving a verification of the identity of the user from the Internal Revenue Service, the verification comprising an acknowledgement record from the Internal Revenue Service's master file that the user's tax return data was previously verified and accepted by the Internal Revenue Service.

As for claim 1, Smith et al. does not discuss or even mention the Internal Revenue Service. As such, that reference does not describe an acknowledgement record from the Internal Revenue Service's master file that the user's tax return data

was previously verified and accepted by the Internal Revenue Service, as required by the claim in its amended form.

Therefore, it is respectfully submitted that claim 29 is patentable over Smith et al. since that reference does not teach each and every element as set forth in claim 29. It is also submitted that claims 30 through 32, being dependent on claim 29, are patentable over Smith et al. as well.

Claims 33 and 34:

With regard to claim 33, Smith et al. does not disclose receiving an identification verification of the user from the Internal Revenue Service, the identification verification including an acknowledgement record from the Internal Revenue Service that the user's tax return data was previously verified and accepted by the Internal Revenue Service.

As above, Smith et al. does not discuss or even mention the Internal Revenue Service. As such, that reference does not describe an acknowledgement record from the Internal Revenue Service that the user's tax return data was previously verified and by the Internal Revenue Service, as required by the claim in its amended form.

Therefore, it is respectfully submitted that claim 33 is patentable over Smith et al. since that reference does not teach each and every element as set forth in claim 33. It is also submitted that claim 34, being dependent on claim 33, is patentable over Smith et al. as well.

Claims 1 – 34 remain in this application. No new matter has been added to this application by way of any of the foregoing amendments.

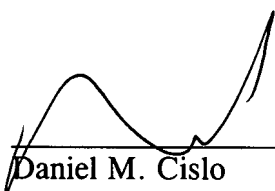
Having responded to each of the Examiner's concerns, Applicant asserts that the application is now in condition for allowance and solicits that action. If a telephone interview will advance the allowance of the application, enable an Examiner's amendment, or promote other meaningful discussion of the case, Applicant requests the Examiner contact Applicant's representative at the number listed below.

Other than the enclosed fee for a one month extension of time to respond, it is not believed that any additional fees are due; however, in the event any additional fees are due, the Examiner is authorized to charge Applicant's attorney's deposit account no. 03-2030.

Respectfully submitted,

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